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FINANCE AND TRADE.

Steady and Profitable Monitory in Financial Circles.

No Surplus of Loanable Funds—New York Exchange Weaker.

The Produce Markets Moderately Active, After the Bear Movement.

What Tending Downwards, but Close Stronger—Other Grain Firm.

FINANCIAL.

The course of financial affairs is quiet, but satisfactory to the whole of the market. These institutions now find ample employment for their funds among their customers. Outside paper can be placed with difficulty. The demands of the banks and the Board of Trade have become so pressing that the surplus of loanable funds has been absorbed, and some of the paper made here may be sent East for sale.

Rate of discount was 8.50 per cent at the banks to regular customers. On the street, rates were 8 per cent and upwards.

New York exchange was quoted weak at 50c per \$1.00 premium.

The currency movement was light.

Cleavings were \$7,000,000.

There was no gain in the bill introduced into the Illinois Legislature by Mr. Mills for the examination of the State Banks by a State official. It would create an office, the salary of which would be an additional expense to the State. It would place the State in the position of guarding the interests of the depositors, when in fact all experience shows that no such safeguard is necessary.

It would give the State the right to examine the private business matters that they have no right to have, and would be likely to abuse. It would deprive the people of their property without compensation. The State Government would be by its vigilance expose any misconduct, and defeat misappropriation of the funds of the savings banks. The savings bank system of this State has been the cause of disaster to depositors in the absence of any State inspection. We pray to be delivered from the greater evil of an adoption of the New York system of examination, with the probable result of failure by the depositors, as has been the case in New York.

ROBBING BANK MESSAGES.

Three bank messages have been robbed in this city the last fortnight. The following letter was received yesterday by the bank that was the victim. Its impudence added insult to the injury done by the robbery:

Branches, etc.—President—National Bank: Having noticed an article in last Sunday's Tribune which contained an account of the robbery of the National Bank, I am writing to you to inform you that the National Bank is not a victim of the robbery, and that the robbery was committed by a person who is not a member of the National Bank.

The Deputy Superintendent of the New York Insurance Department has just made an examination of the affairs of the American Life Insurance Company. The theory of the Insurance Department is that it examines living companies for the protection of the public; the practice is to draw salaries from the companies, but there are no reasons for its existence. The Deputy Superintendent now reports that the company is in a state of insolvency, and that the assets are not sufficient to pay the liabilities.

The total income of the United States for last year was \$1,000,000,000.

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GOLD AND GREENBACKS.

Gold was 100.00 per cent in greenbacks.

Greenbacks were 94 1/2 per cent on the dollar in gold.

FOREIGN EXCHANGE.

London, 100.00 per cent in gold.

Paris, 100.00 per cent in gold.

Berlin, 100.00 per cent in gold.

Amsterdam, 100.00 per cent in gold.

Stockholm, 100.00 per cent in gold.

Copenhagen, 100.00 per cent in gold.

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